



201412040040

Skagit County Auditor

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When Recorded Mail To:

*First American Title
Loss Mitigation Title Services-LMTS
P.O. Box 27670
Santa Ana, CA 92799
Attn: LMTS*

FAT Doc. No.: 9390477

County: Skagit

Document Title(s)

Modification of Mortgage

Reference Number(s) of related documents:

200809300068

Additional Reference #'s on page 2

Grantor(s) (Last, First, and Middle Initial)

Donald J. Adkerson and Tracee Adkerson

Additional Grantors on page 2

Grantee(s) (Last, First, and Middle Initial)

U.S. Bank N.A.

Trustee(s)

N/A

Additional Grantees on page 2

Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

Lot B of the revised Sutton Short Plat No. L-01-93 in Volume 10 of Short Plats, Page 191

Complete legal on page 5

Assessor's Property Tax Parcel/Account Number

35061700700200

Additional parcel #'s on page 2

THE AUDITOR/RECORDER WILL RELY ON THE INFORMATION PROVIDED ON THIS FORM. THE RESPONSIBILITY FOR THE ACCURACY OF THE INDEXING INFORMATION IS THAT OF THE DOCUMENT PREPARER.

When recorded mail to: #9330477
First American Title
Loss Mitigation Title Services 12106.3
P.O. Box 27670
Santa Ana, CA 92799
RE: ADKERSON - BMPG+

Prepared By: Carla Cristobal
U.S. Bank Home Mortgage
16900 West Capitol Drive
Brookfield, WI 53005
Phone: (262) 252-7388

Service Loan Number: 7884466858

MODIFICATION OF MORTGAGE

ONE ORIGINAL LOAN PROMISSORY NOTE, MODIFICATION EXTENSION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.

This Balloon Loan Modification ("Modification"), entered into effective as of 20th day of October, 2014, between **DONALD J ADKERSON AND TRACEE ADKERSON, AS HUSBAND AND WIFE** ("Grantor"), whom resides at **PO BOX 253 LYMAN WA 98263**, and **U.S. Bank N.A.** ("Grantee"), who's address is **4801 Frederica St, Owensboro, KY 42301**, and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as beneficiary, MERS in organized and existing under the laws of Delaware, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated **SEPTEMBER 25, 2008**, securing the original principal sum of U.S. **\$81,000.00**, recorded on **SEPTEMBER 30, 2008, Document Number 200809300068** and in **SKAGIT County** records in the State of **WASHINGTON**. (2) the Balloon Note bearing the same date as, and secured by the Security Instrument (the "Note") which has been assigned MERS WHOS ADDRESS IS 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834 Registration No. **1000212 7884466858 7** and MERS Registration Date **OCTOBER 02, 2008** which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at: **8216 MAPLE AVE LYMAN WA 98263**, the real property described being set forth as follows:

SEE ATTACHED EXHIBIT "A"

Parcel ID Number: 35061700700200



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in consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows:
(notwithstanding anything contrary contained in the Note or Security Instrument)

This is a Mortgage Amendment as defined in M.S 287, 01 Subd 2, and as such does not secure a new or increased amount of debt.

1. As of **NOVEMBER 01, 2014**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$60,306.54**.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of **4.00%**, beginning **NOVEMBER 01, 2014**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$326.08**, beginning on the **1st day of NOVEMBER 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are **paid-in-full**. If on **OCTOBER 01, 2017** ("Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Promissory Note, Modification Extension, the Borrower will pay these amounts in full on the Modified Maturity Date. **At this time of Maturity Date, full principal balance is due in full.**

The Borrower will make such payments at 4801 Frederica Street, Owensboro, Kentucky 42301 or at such other place the Lender may require.

3. The Borrower will comply with all other covenants, agreements, and requirements of the Note and Security Instruments, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, all terms and provisions of the Loan Modification Agreement are forever canceled, null and void, as of the maturity date of the Note.
4. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Modification.


DONALD J ADKERSON


TRACEE ADKERSON



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State of Washington

County of Skagit

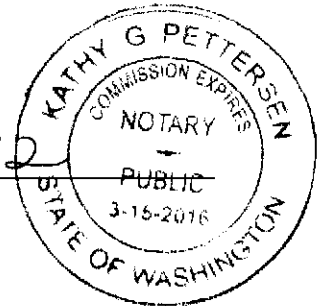
I hereby certify that on this day, before me, an officer duly authorized in the state aforesaid and in the county aforesaid to take acknowledgments, personally appeared **DONALD J ADKERSON AND TRACEE ADKERSON**, to be known to be the person described in and who executed the foregoing instrument and acknowledged before me that THEY executed the same for the purpose therein expressed.

Witnesses my hand and official seal in the county and state afore said this 20th day of October, 2014.

My Commission Expires: March 15, 2016

Kathy G Pettersen
Signature Notary Public

(360) 854 4212
Notary Phone Number



Kathy Pettersen
Name (typed or printed)

*** PLEASE DO NOT WRITE, STAMP OR SIGN BELOW ***
RESERVED FOR LENDER'S USE ONLY

Lender:
U.S. BANK N.A.

By Michelle Horbinski
Michelle Horbinski Officer of U.S. Bank N.A.

State of Wisconsin
County of Waukesha

I, Samantha Hruz, the undersigned, a Notary Public within and for the State and County aforesaid, do hereby certify that the foregoing instrument was this day produced before me and in said State and County by the above named **Michelle Horbinski Officer of U.S. Bank N.A.**, and was executed and acknowledged and delivered to be the act and deed of the above company.

Witness my hand and seal of office this 24 day of October, 2014.

My Commission Expires: March 14, 2017

Samantha Hruz
Name (typed or printed)

Samantha Hruz
Signature Notary Public



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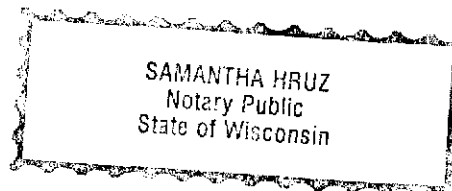


EXHIBIT "A"

L-01-93

Lot B of the REVISED SUTTON SHORT PLAT NO. LX/91/93, approved May 10, 1993, and recorded May 11, 1993, in Volume 10 of Short Plats, page 191, under Auditor's File No. 9305110055, records of Skagit County, Washington; being a portion of the East Half of the Northwest Quarter of Section 17, Township 35 North, Range 6 East of the Willamette Meridian;

EXCEPT therefrom the following:

Beginning at the point which is 700.00 feet West and 1,190.00 feet South of the Northeast corner of said Northwest Quarter of Section 17, Township 35 North, Range 6 East of the Willamette Meridian;
thence North $87^{\circ}27'04''$ West along the boundary of said Lot B a distance of 25.00 feet;
thence South $48^{\circ}58'47''$ East a distance of 6.43 feet;
thence South $02^{\circ}03'18''$ West a distance of 16.00 feet to an angle point on the Boundary of Lot B which is 720.00 feet West and 1,210.00 feet South of the Northeast corner of said Northwest Quarter;
thence North $87^{\circ}27'04''$ West along the boundary of Lot B a distance of 20.00 feet;
thence North $02^{\circ}03'18''$ East along the boundary of Lot B a distance of 20.00 feet to the point of beginning.

Situated in Skagit County, Washington.

- END OF EXHIBIT "A" -



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